



Certificate Number: 15317-PAM-DE-033114968

Bankruptcy Case Number: 19-02552



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## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 16, 2019, at 9:10 o'clock AM PDT, James Zurbriggen completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 16, 2019 By: /s/Marissa Bartolome

Name: Marissa Bartolome

Title: Counselor